

AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 through 8. (Cancelled)

9. (Currently Amended) A method for conducting an electronic financial transaction over a network using ~~an~~ a transaction device, the method comprising:

receiving an electronic financial transaction request to authorize payment for a particular payer from the transaction device over the network, the electronic financial transaction request including merchant identifying information and transaction data acquired from the payer associated with the electronic financial transaction, the electronic financial transaction request having been generated by:

operatively connecting a ~~portable~~ removable transaction storage device with the transaction device, the ~~portable~~ removable transaction storage device containing merchant identifying information for a particular merchant stored thereon that can be selectively ported to the transaction device, wherein the transaction device is not permanently programmed to initiate transactions for the particular merchant such that the transaction device can be used to conduct financial transactions on behalf of any number of merchants upon being operatively connected to one of any number of removable transaction storage devices;

porting the merchant identifying information from the ~~portable~~ removable transaction storage device to the transaction device; ~~and~~

generating the electronic financial transaction request using the merchant identifying information and the transaction data;

accessing a merchant account database having information specifying a plurality of merchant accounts, each of the plurality of merchant accounts having merchant identifying information associated therewith; and

associating the electronic transaction request with one of the plurality of merchant accounts by comparing the merchant identifying information received in the electronic transaction request with merchant identifying information associated with each of the plurality of merchant accounts in the merchant account database.

10. **(Previously Presented)** The method of claim 9, wherein the transaction device receives the merchant identifying information and the transaction information on a per transaction basis.

11. (Cancelled)

12. **(Previously Presented)** The method of claim 9, wherein the portable transaction storage device is a financial card.

13. (Cancelled)

14. (Cancelled)

15. **(Previously Presented)** The method of claim 9, wherein the transaction device is a cellular telephone.

16. **(Previously Presented)** The method of claim 9, wherein the transaction device is a computer.

17. **(Previously Presented)** The method of claim 9, wherein the transaction device is one of a point of sale terminal and an automatic teller machine.

18. **(Previously Presented)** The method of claim 9, wherein at least some of the transaction data is generated by the transaction device upon selection of a menu item from a menu on the transaction device.

19. **(Previously Presented)** The method of claim 9, wherein the transaction device generates at least some of the transaction data by receiving said at least some of the transaction data from a card reader.

20. (Original) The method of claim 9, wherein the transaction data comprises a credit card number, a credit card expiration date, and an amount.

21. (Previously Presented) The method of claim 9, wherein a plurality of external devices communicate with the transaction device through a wireless connection, each of the external devices being capable of transmitting merchant identifying information and transaction data to the transaction device through the wireless connection.

Claims 22 through 34. (Cancelled)

35. (New) A method for conducting an electronic financial transaction over a network using a transaction device, the method comprising:

receiving an electronic financial transaction request to authorize payment for a particular payer from the transaction device over the network, the electronic financial transaction request including merchant identifying information and transaction data acquired from the payer associated with the electronic financial transaction, the electronic financial transaction request having been generated by:

operatively connecting a removable transaction storage device with the transaction device, the removable transaction storage device containing merchant identifying information for a particular merchant stored thereon that can be selectively ported to the transaction device, wherein the transaction device is not permanently programmed to initiate transactions for the particular merchant such that the transaction device can be used to conduct financial transactions on behalf of any number of merchants upon being operatively connected to one of any number of removable transaction storage devices;

porting the merchant identifying information from the removable transaction storage device to the transaction device; and

generating the electronic financial transaction request using the merchant identifying information and the transaction data.